PTO/PCT Rec'd 21 NOV 2000

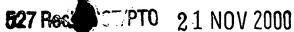
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valid OMI	B control number.	•					
			Application Numb	er	09/646,796		
TRANSMITTAL			Filing Date		Sep. 22, 2000		
FORM			First Named Inver	ntor	Korala		
(to be used for all correspondence after initial filing)			Group Art Unit				
			Examiner Name				
Total Number of Pages in This Submission 8			Attorney Docket No	umber	2000-011		
ENCLOSURES (check all that apply)							
Fee Transn	nittal Form		nent Papers Application)		After Allowance Communication to Group		
Fee Attached Drawing)(s)		Appeal Communication to Board of Appeals and Interferences			
Amendment / Response		Licensir	Licensing-related Papers		Appeal Communication to Group (Appeal Notice, Brief, Reply Brief)		
After Final			Petition Routing Slip (PTO/SB/69) and Accompanying Petition		Proprietary Information		
Affidavits/decla ration (s)		Petition to Convert to a Provisional Application			Status Letter		
Extension of Time Request		Power of Attorney, Revocation Change of Correspondence		n [Additional Enclosure(s) (please identify below)		
Function Abandanment Request		Address Terminal Disclaimer					
Express Abandonment Request			Small Entity Statement				
Information Disclosure Statemen		Request for Refund					
Certified Copy of Priority Document(s)		Remarks			· · ·		
Response to Missing Parts/ Incomplete Application							
Response to Missing Parts under 37 CFR							
	2 or 1.53						
	SIGNATU	IRE OF APPLI	CANT, ATTORNEY,	OR AC	SENT		
Firm or Individual name Shalom Wertsberger, Reg. No. 43,359							
Signature Sololom W.							
Signature Slalam W. Date Nov. 21, 2000							
CERTIFICATE OF MAILING							
I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Assistant Commissioner for Patents, Washington, D.C. 20231 on this date:							
Typed or printed	Name Shalom Wei	rtsberger,					
Signature Slafren W.				Date	Nov. 21, 2000		

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In the United States Patent and Trademark Office

In re application of:	Korala				
For: Apparatus and Method for Providing Transaction Services					
Serial No.:	09/646,796	Group:			
Filed on:	Sept. 22, 2000	Examiner:			
Correspondence Date	Nov. 21, 2000	Docket: 2000-011			

Response to notification of missing parts

Honorable Commissioner of Patents and Trademarks Washington, D.C. 20231

Sir:

Responsive to notification of missing requirements under 35 U.S.C. 371, mailed to applicant on Nov. 2, 2000, enclosed is an inventors declaration in accordance with 37 CFR 1.63 and statements establishing small entity status for Mr. Korala, the inventor as well as for Korala Associates Limited, the assignee of 100% undivided interest in the application. Assignment documents are forwarded to the USPTO herewith.

The commissioner is requested and authorized to charge the assignment fee of \$40.00 and the surcharge according to 37 CFR § 1.492(e) of \$65.00, and any additional fees due in the application, to my Deposit Account No. 501392.

Respectfully Submitted

Shalom Wertsberger, Agent for Applicant.

Reg. Num. 43,359 30 Fern Lane

South Portland, ME 04106

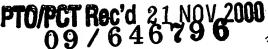
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Filed on:	Sept. 22, 2000	Examiner:
Correspondence Date	Nov. 21, 2000	Docket: 2000-011

Request for Refund under 37 CFR 1.28

Honorable Commissioner of Patents and Trademarks Washington, D.C. 20231

Sir:

The above application was filed with fees appropriate for a large entity.

Applicant is filing herewith a statement establishing entitlement to a small entity status. Since the Applicant established the status within two months of the date of payment, as required by rule 1.28, applicant requests that the commissioner will issue a refund of any difference between any amount previously paid and the amount applicant is entitled to pay as a small entity.

Applicant agent requests that the commissioner issue a refund check made payable to Saltamar Innovations.

Please mail refund to:

Shalom Wertsberger Saltamar Innovations 30 Fern Lane South Portland, ME 04106

If there are any questions regarding the material in this paper, please call Mr. Shalom Wertsberger, at (207) 799-9733.

Respectfully Submitted

Shalom Wertsberger, Agent for Applicant.

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